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Four (4%) per cent interest compounded paid on Savings. BRING YOUR BANK ACCOUNT HERE WHERE IT WILL BE APPRECIATED.

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The Pioneers.

(Address delivered by Judge C. C. Goodwin at Reno, Nev., July 3rd, upon the occasion of the Pioneers' celebration.)

It lacks but a month of fifty-one years since I first looked out upon this valley.

Things have changed somewhat since. There was no Reno then.

There was no bridge nor ferry here then.

But the Truckee was low, only about two feet deep, and so my companion and myself decided to ford it.

I was on the hurricane deck of a mule named Hannah. In Plumas county, California, where Hannah resided, she had a large reputation for sagacity. On that day Hannah thought she needed a bath; she knew that I did, and so in the middle of the river she lay down.

I had other cold baths in Washoe county.

The people here after a while gave me a high and honorable office, for which I was most grateful. I determined to make my permanent home here.

I bought a half interest in a ranch up the valley; I cleared much of the sage brush from it with my own hands.

Two or three of us built a ditch seven miles long, from the river, to irrigate it.

I raised one crop of wire worms and one crop of locusts from it. The worms destroyed everything planted; the locusts devoured every green thing—except me.

I went away, carrying nothing with me that I treasured save some friendships that were very sweet then, and which the on-sweeping years have not caused to grow cold.

But I suspect that my personal affairs, then or now, are not of any absorbing interest to you.

It was of the Pioneers that you wished me to speak. When I received your committee's invitation to come here today, I was glad, and held the invitation as a great honor.

But when I read that I might be called upon to say something of the Pioneers, then I became afraid.

For they who might have fitly spoken on that theme are all gone. Under the beatings of the years one voice after another has grown still, and as we call to them no replies come back save the echoes of our unanswered cries.

But in thought we can still see them. How splendid was that procession! The wilderness and the desert only were before them, but in their arteries the hot, red blood of youth was throbbing; in their souls Hope was singing to them triumphal songs which were paeans of enchantment.

What did they care what obstacles might be heaped in their paths? The mirage before their eyes filled the wilderness with light, and turned the mantle of serge, which the desert had drawn over its naked breast, into a robe of cloth of gold.

The first pioneers to cross the Rockies were those who set the first stakes of civilization in the northwest. No dream of mines of gold and silver was before their eyes. People had been invading their domain west of the Missouri too fast, they began to have neighbors within two or three miles of their old homes. They began to be crowded and to feel that oppression on their respiratory organs that men feel when lowered into a shaft where there is no ventilation.

So they repaired their prairie schooners, hitched their oxen to them, put on board such simple things as they fancied they would need; on them, loaded their wives and children and, heading west, started.

Then the air above that long waste became

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The best way to accumulate the few hundred dollars is to open a savings account and add something to it on each and every pay day. 4 per cent interest paid.

**Salt Lake Security
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32 MAIN ST.

Capital\$300,000.00
Surplus\$100,000.00**\$13,075.20 Found**

In the house of John Halfin, who died in Salt Lake last week, the police Sunday discovered \$13,075.20 in cash, most of it in an old cook stove. By keeping this on the premises, Halfin while alive ran a risk of being murdered for his money. A fire inadvertently started, would have destroyed the currency. The entire amount might have been lost or stolen. The taking of this money from circulation was an injury to the community.

If Halfin had placed the cash in a savings account, there never would have been danger to him or to the money. In 17 years and 8 months, at 4 per cent compound interest, he would have had \$26,150.40, doubled the original amount.

Do not hoard like Halfin, but save sensibly, and get the benefit of 4 per cent compound interest and safety. Open a savings account NOW.

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Capital Paid in \$300,000

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